

Below is the Order of the Court.



A handwritten signature in black ink, reading "Karen A. Overstreet", is written over a horizontal line.

Karen A. Overstreet
U.S. Bankruptcy Judge
(Dated as of Entered on Docket date above)

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Honorable Judge Karen A. Overstreet
Chapter 7
Hearing Location: Marysville
Hearing Date: October 22, 2014
Hearing Time: 10:00 a.m.
Response Date: October 15, 2014

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

IN RE:

SCOTT A MANGUM AND
KRISTIN A MANGUM

Debtors.

NO.: 14-16668-KAO

**ORDER GRANTING RELIEF FROM STAY
TO BANK OF AMERICA, N.A.**

This matter came before the Court upon Bank of America, N.A. 's ("Creditor") motion for relief from stay. It appears for the reasons stated in the motion that the stay should be lifted as to enforcement of the deed of trust that is the subject of Bank of America, N.A. 's motion and further as to the property located at 12006 NE 204th Pl #B201, Bothell, Washington 98011 ("Property") and

1 legally described as set forth in the Deed of Trust already on file. NOW, THEREFORE, IT IS
2 HEREBY:

3 ORDERED that, pursuant to 11 U.S.C. § 362(d), the automatic stay is terminated as to Bank
4 of America, N.A. , its successors and assigns, so that it may pursue its state remedies to enforce its
5 security interest in the Property and/or as to enforcement of the deed of trust that is the subject of
6 Bank of America, N.A. 's motion. Creditor, its successors and assigns, may, at its option, offer,
7 provide and enter into any potential forbearance agreement, loan modification, refinance agreement or
8 other loan workout/loss mitigation agreement and may contact the Debtor via telephone or written
9 correspondence to offer such an agreement, which shall be non-recourse unless included in a
10 reaffirmation agreement.
11

12
13 IT IS FURTHER ORDERED that the order shall be effective immediately notwithstanding the
14 provisions of F.R.B.P 4001(a)(3) and that the order shall be effective as to any chapter under which
15 the present case may be converted absent further order of this court.

16
17 /// End of Order ///

18 Presented by:
19 **RCO LEGAL, P.S.**

20 /s/ Jennifer L. Aspaas

21 James K. Miersma, WSBA# 22062

22 Lance Olsen, WSBA# 25130

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25 Attorneys for Creditor
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